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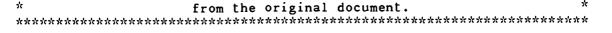
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ABSTRACT

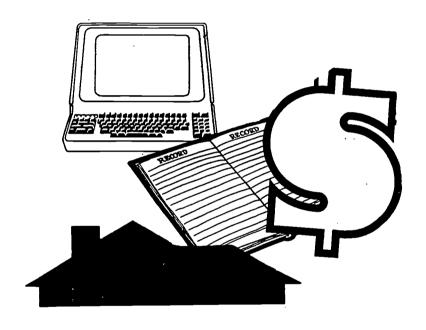
This document describes a project conducted in South Dakota to develop and validate competency task lists in the area of consumer resource management. During the project, the following activities took place: literature on validation was reviewed; an outline was structured for content based on current references by a panel of two teachers and two teacher educators; a competency list based on outlines individually prepared by the panel was composed; the lists were refined by the panel; and the competency lists were validated by local advisory committees composed of two advisory members and a student and by a subject matter specialist, the teacher panel, and a teacher educator. The competency task lists for consumer resource management in this publication are divided into five areas: (1) management of resources to achieve goals; (2) consumer choices, rights, responsibilities in the marketplace; (3) personal and family financial management; (4) provision of food, clothing and housing; and (5) utilization and impact of technology. Each area consists of units, duties, and competencies. (KC)

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CONSUMER RESOURCE MANAGEMENT COMPETENCIES FOR VOCATIONAL FAMILY AND CONSUMER SCIENCE IN SOUTH DAKOTA



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CONSUMER RESOURCE MANAGEMENT

COMPETENCIES

FOR

VOCATIONAL FAMILY AND CONSUMER SCIENCES

IN

SOUTH DAKOTA

1996

Delores Kluckman
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1996

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Numerous people made special contributions to the project. Delores Kluckman, Ed.D., CFCS, Associate Professor, Department of Human Development, Consumer and Family Sciences, College of Family and Consumer Sciences, South Dakota State University, served as project director writer and validator. Debra DeBates, M.S., Instructor, Department of Human Development, Consumer and Family Sciences served as writer and validator.

Two secondary home economics teachers selected as writer/validators were:

Sr. Margaret Mary Clarke O'Gorman High School Sioux Falls, South Dakota

Joline Dunbar Arlington High School Arlington, South Dakota

Each of these teachers utilized a local advisory council to assist in the second phase of the validation process.

A team of advisors to 1995-96 FHA/HERO state offices participated in the final validation process. Julie Bell, M.S., CFCS, Assistant Professor, Human Development Consumer and Family Sciences Department, College of Family and Consumer Sciences, South Dakota State University served as the in-state consultant.

Sherry Groon and Judy Schutjer produced the manuscript copy on the word processor.

The <u>CONSUMER RESOURCE MANAGEMENT COMPETENCIES for Vocational Family and Consumer Sciences</u> in South Dakota **replaces** the former competency lists for Clothing and Textiles, Housing and Consumer Education.



CONSUMER RESOURCE MANAGEMENT RATIONALE

Every person is a consumer who must learn to realistically manage resources available to them. It is the role of education to equip each individual with the tools needed to apply sound consumer decision-making skills for the good of themselves and others in society.

Management is a life-long process. It is a cyclical process involving planning, organizing, implementing and evaluating. Decisions are made and resources managed to achieve desired goals.

The process of management is dynamic in nature, constantly responding to diversity in an ever-changing world. By developing management skills, people learn to adapt to change in a technologically advancing world. In addition, they learn to direct change toward a purposeful and quality life.

The purpose of this project was to develop and validate task-competency lists in the area of consumer resource management. The grant proposal states that the task/competency list must meet the updated life skill focus of Consumer and Homemaking (Family and Consumer Science Education) and be capable of being implemented by Family and Consumer Science teachers across the state.

Literature on validation was reviewed. The steps in this process included: identification of an outline for content based on current references by a two-teacher and two-teacher educators panel; composition of a competency list based on outlines individually prepared by the panel; refinement of the competency list by panel as a group; validation of the competency list by local advisory committees (one for each teacher panel member) composed of two advisory members and a student (optional) validation of the competency list by a subject matter specialist, the teacher panel and a teacher educator.

The competency/task lists for consumer resource management are divided into five areas: management of resources to achieve goals; consumer choices, rights, responsibilities in the marketplace; personal and family financial management; provision of food, clothing and housing; and utilization and impact of technology. Each area consists of units, duties, and competencies. A matrix for each area identifies the integration of SCANS and Basic Skills.



CONSUMER RESOURCE MANAGEMENT AREA: MANAGEMENT OF RESOURCES TO ACHIEVE GOALS

CONCEPTUAL OUTLINE

Unit I. Management, A Life-long Process

- A. The importance of management
 - I. Management as a life-long process
 - 2. Management responsibilities across the lifespan
 - 3. Trends that affect present and future management
- B. The management process
 - I. Components of the management process
 - 2. Management motivators (values, goals, standards, needs)
 - 3. The decision-making process

Unit II. Resources, Resources

- A. Resources
 - I. What are resources
 - 2. Types of resources
 - a. human
 - b. non-human
 - 3. Available resources
 - B. Resource Networks
 - I. Personal networks
 - 2. Community networks
 - 3. Resources as they relate to personal and family needs
 - C. Time
 - I. Time as a resource
 - 2. Personal use of time
 - 3. Problems in the management of time

Unit III. Goals and the Management Process

- A. Types of goals
 - I. Goals
 - 2. Short-term goals vs. long term goals
- B. Goal setting
 - 1. Considerations for goal setting
 - 2. Guidelines for setting goals
 - 3. Management motivators and goal setting



CONSUMER/RESOURCE MANAGEMENT AREA: CONSUMER CHOICES, RIGHTS, AND RESPONSIBILITIES IN THE MARKETPLACE

Unit I. The United States Economy

- A. Economic Systems
 - 1. Terms and definitions
 - a. Free enterprise
 - b. Profits in our economy
 - c. Competition
 - 2. Laws that govern the economy
 - a. The law of scarcity
 - b. The law of supply and demand
- B. Roles that make up our Economic System
 - 1. The role of government
 - a. Government regulations
 - b. Taxation and government spending
 - c. Economic policies (fiscal policy, Gross National Product Consumer Price Index)
 - 2. The role of the consumer
 - 3. The role of the producer
 - 4. Role of international trade

Unit II. Consumer Choices

- A. Personal Aspects
 - 1. Decision-making
 - 2. Needs and wants
 - 3. Values and goals
 - 4. Establishing priorities
 - 5. Standards of quality and excellence
 - 6. Resources
- B. Social and Business Factors
 - 1. Social pressures
 - 2. Consumer information
 - 3. Advertising

Unit III. Consumer Rights and Responsibilities

- A. Basic Consumer Rights
 - 1. The right to safety
 - 2. The right to be informed
 - 3. The right to choose
 - 4. The right to be heard
 - 5. The right to be protected
- B. Consumer Protection by Government
 - 1. Government regulation of businesses



- 2. Government agencies serving consumers
- Laws protecting consumers 3.
- C. Consumer Problems
 - 1. Consumer complaints
 - 2. Product safety
 - Warranties and guarantees Fraud and deception 3.
 - 4.
 - Small Claims Court 5.



CONSUMER/RESOURCE MANAGEMENT AREA: PERSONAL AND FAMILY FINANCIAL MANAGEMENT

Unit I. Personal and Family Income

- A. Impact of Career Decision on Personal and Family Income
 - Relationship of career decisions to income
 - a. geographic locale
 - b. education level
 - c. other
 - 2. School-to-Career pathway
 - 3. Employment trends
- B. Financial Resources
 - 1. Sources of income
 - 2. Gross income vs. net income
 - a. paycheck
 - b. federal income tax
 - c. social security

Unit II. Financial Management

- A. Financial Institutions and Services
 - 1. Types of financial institutions
 - 2. Personal checking accounts
 - 3. Savings accounts
 - a. regular savings accounts
 - b. certificates of deposit
 - c. money market accounts and funds
 - 4. Other services of financial institutions
 - a. electronic banking facilities
 - b. overdraft protection
 - c. drive-up and mail-in-services
 - d. safe deposit boxes
 - e. stop payment
 - f. financial counseling
 - 5. Choosing financial institutions
- B. Money Management and Budgeting
 - 1. Economic influences
 - 2. Personal budgeting
 - a. establish financial goals
 - b. estimate and total income
 - c. estimate and total expenses
 - d. analyze current income and spending
 - e. prepare a trial budget
 - f. utilize a budget action plan



C. Consumer Credit

- 1. Types of credit
- 2. Obtaining credit
 - a. establishing a credit rating
 - b. sources of credit
- 3. Pros and cons of credit
- 4. Consumer credit legislation
 - a. Truth in Lending Law
 - b. Equal Credit Opportunity Act
 - c. Fair Credit Reporting Act
 - d. Fair Credit Billing Act
 - e. Electronic Funds Transfer Act
 - f. Fair Debt Collection Practices Act
 - g. Preservation of Consumers' Claims and Defenses Ruling
 - h. other
- 5. Credit problems
- 6. Bankruptcy
- D. Financial Security
 - 1. Financial planning
 - 2. Savings plans
 - 3. Insurance
 - 4. Investments
 - 5. Retirement plans and benefits
 - 6. Estate planning
 - 7. Financial and legal services

E. Taxes

- 1. Types
 - a. payroll
 - b. purchase
 - c. property
 - d. wealth (inheritance, gifts, winnings, etc.)
 - e. other
- 2. Purposes
- 3. Laws and regulations
- 4. Income tax returns
- 5. Social Security taxes



CONSUMER RESOURCE MANAGEMENT AREA: PROVISION OF FOOD, CLOTHING AND HOUSING

Unit I. Provision of Food

- A. Influences on Food Choices
 - 1. Availability
 - a. seasonal
 - b. geographical factors
 - c. shopping alternatives
 - 2. Resources
 - a. skills
 - b. time
 - c. money
 - 3. Preferences
 - a. personal
 - b. family
 - 4. Cultural influences
 - 5. Nutritional needs
 - a. special diets
 - b. lifespan needs
- B. Purchasing and/or Supplying Food
 - 1. Types of stores
 - 2. Comparison shopping
 - a. convenience vs. homemade
 - b. name brands vs. store brands
 - c. unit pricing
 - 3. Consumer issues
 - a. fraud
 - b. deception
 - c. advertising
 - 4. Incentives
 - a. coupons
 - b. rebates
 - c. samples
 - d. prizes
 - e. other
 - 5. Label information
 - a. ingredients
 - b. nutrients
 - c. manufacturer/distributor
 - 6. Packaging
 - a. packaging options
 - b. environmental impact of packaging
 - 7. Budgeting
 - 8. Alternate food supplies
 - a. gardening



- b. hydroponics
- c. artificial sources
- .d. other

C. Dining Out

- 1. Options
- 2. Cost
- 3. Special occasions
 - a. reservations
 - b. catering services
 - c. large group occasions

Unit II. Provision of Clothing

- A. Influences on Clothing Choices
 - 1. Factors
 - a. popular trends
 - b. cultural influences
 - c. personal preferences
 - d. climate
 - 2. Resources
 - a. money
 - b. skills
 - c. time
 - 3. Marketing
 - a. advertising
 - b. sales techniques
 - c. incentives
- B. Sources for Clothing Acquisition
 - 1. New purchase
 - 2. Construction
 - 3. Recycled clothing
 - a. garage sales
 - b. second hand stores
 - c. hand-me-downs
 - d. reconstruction
 - e. remake for new use
 - 4. Rental
- C. Consumer Issues in Clothing Selection
 - 1. Shopping alternatives
 - a. discount stores
 - b. specialty stores
 - c. second hand stores
 - d. home-shopping (tv, computer, catalog, etc.)
 - e. other
 - 2. Label information
 - a. fiber content
 - b. manufacturer information
 - c. care instructions



- 3. Cost
 - a. initial costs
 - b. cost of care
 - c. cost per wearing
- 4. Wardrobe planning
 - a. needs vs. wants
 - b. fad vs. classic
 - c. principles and elements of design
- D. Clothing Maintenance
 - 1. Laundering
 - 2. Dry-cleaning/special care
 - 3. Mending/repair
 - 4. Storage
 - 5. Packing clothing

Unit III. Provision of Housing

- A. Housing Options
 - 1. Rental
 - a. mobile homes
 - b. single family homes
 - c. multiples family dwellings
 - d. other
 - 2. Purchase
 - a. condominiums
 - b. single family home
 - c. mobile home
 - 3. Construction
- B. Influences on Choices
 - 1. Needs
 - 2. Budget
 - 3. Location
- C. Housing Costs
 - 1. Finance Options
 - 2. Insurance
 - a. renter's insurance
 - b. homeowner's insurance
 - 3. Maintenance
 - 4. Improvements
 - a. additions
 - b. remodeling
 - 5. Moving Expenses
 - 6. Legal rights and responsibilities
 - 7. Utilities and taxes



- D. Factors in Housing Selection
 - 1. Neighborhood
 - 2. Geographic Location (crowding, cost of living, climate, etc.)
 - 3. Community Facilities
- E. Living space
 - 1. Use of space
 - 2. Principles and elements of design
 - 3. Backgrounds (floors, walls, windows, etc.)
 - 4. Furnishings and accessories
 - 5. Appliances
 - 6. Home technology
 - 7. Maintenance and care
 - 8. Consumer issues and warranties



CONSUMER/RESOURCE MANAGEMENT AREA: UTILIZATION AND IMPACT OF TECHNOLOGY

Unit I. Introduction/Overview

- A. History
 - 1. Definitions
 - 2. Growth of new technologies
 - 3. Response to new technology
- B. Reasons for studying the impact of technology on the individual and the family
 - 1. Lifestyle changes
 - 2. Societal impact
 - 3. Global impact

Unit II. Impact of Technology

- A. Personal lives and lifestyles across the lifespan
 - 1. Careers/employment
 - a. job procurement
 - b. work day/work week
 - c. work setting
 - d. productivity
 - e. job advancement
 - 2. Mobility
 - 3. Leisure/recreation
 - 4. Time
 - 5. Voluntary simplicity
 - 6. Global perspectives
 - 7. Consumer issues
 - a. shopping services
 - b. costs
 - c. financial concerns (cashless society, debit cards, etc.)
 - d. health related
 - e. environmental concerns
 - f. invasion of privacy
 - g. "addiction" to technology
 - h. fraud
 - i. reliability of information
 - 8. Education
 - a. lifelong learning
 - b. delivery methods
 - 9. Special populations
 - a. elderly
 - b. disabled
 - c. other



- B. Families and family relationships
 - 1. Time with family
 - a. quality vs. quantity time
 - b. scheduling time
 - 2. Distance relationships
 - a. commuter marriages
 - b. INTERNET relationships
 - c. safety
 - 3. Communication
 - a. communication styles
 - b. impersonal communication
 - increased opportunities for communication
- C. Parenting and child development
 - 1. Technology and human reproduction
 - 2. Socialization
 - 3. Effects on human development (social, intellectual, emotional and physical)
- D. Resource Management
 - 1. Foods and nutrition
 - a. production
 - b. safety and sanitation
 - c. packaging
 - d. preparation
 - e. options to meet nutritional needs
 - f. diet analysis
 - 2. Clothing
 - a. maintenance and care
 - b. availability
 - c. options
 - d. other
 - 3. Housing
 - a. energy efficiency
 - b. "SMART" houses
 - c. modular units
 - d. safety and security systems
 - e. robotics
 - f. other
 - 4. Financial Management
 - a. checking accounts
 - b. taxes
 - c. budgeting
 - d. investment programs
 - e. other



Unit III. Technology and the Future

- A. Ethical Dilemmas
 - 1. Ethics
 - 2. Sources of ethical development
 - 3. Ethical dilemmas related to technological advances
 - a. environmental issues
 - b. workplace issues
 - c. bio-related issues (longevity, euthanasia, organ transplants, etc.)
 - d. privacy issues
 - e. responsibility to future generations
- B. Technology and the Future
 - 1. How technology will change the future
 - a. family life and personal lifestyles
 - b. human development
 - c. resource management
 - d. consumer education
 - 2. Impact of these changes on future generations
 - a. locally
 - b. globally



CONSUMER RESOURCE MANAGEMENT AREA: MANAGEMENT OF RESOURCES TO ACHIEVE GOALS

TASK/COMPETENCY LIST

- Unit I. Management, A Life-long Process
 - Duty I: Recognizing the importance of management
 - 1.1.1 Describe management as a life-long process
 - 1.1.2 Identify management responsibilities characteristic of individuals and families across the lifespan
 - 1.1.3 Illustrate how societal trends and megatrends affect present and future management
 - Duty 2: Examining the management process
 - 1.2.1 Identify the components of the management process
 - 1.2.2 Describe management motivators: values, goals, standards, needs
 - 1.2.3 Apply the steps in the decision-making process
- Unit II. Resources, Resources
 - Duty 1: Utilizing resources
 - 2.1.1 Define resources
 - 2.1.2 Categorize resources (human vs. non-human, potential, etc.)
 - 2.1.3 Identify available resources
 - Duty 2: Building resource networks
 - 2.2.1 Identify personal values
 - 2.2.2 Identify community resources
 - 2.2.3 Analyze resources as they relate to personal and family needs



- Duty 3: Applying the management process to personal time use
 - 2.3.1 Define time as a resource
 - 2.3.2 Analyze personal use of time
 - 2.3.3 Describe problems in the management of time

Unit III. Goals and the Management Process

- Duty 1: Classifying types of goals
 - 3.1.1 Define goal(s)
 - 3.1.2 Distinguish between short term and long term goals
- Duty 2: Examining goal setting
 - 3.2.1 Discuss considerations for goal setting
 - 3.2.2 Summarize guidelines for setting goals
 - 3.2.3 Distinguish the relationship between management motivators (values, wants vs. needs, standards) and goal setting



CONSUMER/RESOURCE MANAGEMENT AREA: PERSONAL AND FAMILY FINANCIAL MANAGEMENT

TASK COMPETENCY LIST

Unit I. Personal and Family Income

- Duty 1: Examining impact of career decisions on personal and family income.
 - 1.1.1 Explore the relationship of career decisions to income.
 - 1.1.2 Explore the school-to-career pathway.
 - 1.1.3 Identify employment trends.
- Duty 2: Identifying financial resources.
 - 1.2.1 List sources of income.
 - 1.2.2 Differentiate between gross income and net income.

Unit II. Financial Management

- Duty 1: Exploring financial institutions and services.
 - 2.1.1 Define types of financial institutions.
 - 2.1.2 Describe the management of a personal checking account.
 - 2.1.3 Compare different types of savings accounts.
 - 2.1.4 Examine other services of financial institutions.
 - 2.1.5 Compare various types of financial institutions and services.
- Duty 2: Implementing money management and budgeting.
 - 2.2.1 Examine economic influences.
 - 2.2.2 Design a personal budgeting plan.



- Duty 3: Analyzing the use of consumer credit.
 - 2.3.1 Evaluate the various types of credit.
 - 2.3.2 Describe steps to obtaining credit.
 - 2.3.3 Summarize the pros and cons of using credit.
 - 2.3.4 Identify consumer credit legislation.
 - 2.3.5 Explore credit problems.
 - 2.3.6 Examine bankruptcy.
- Duty 4: Outlining the steps involved in achieving financial security.
 - 2.4.1 Define sound financial planning practices.
 - 2.4.2 Compare different types of savings plans.
 - 2.4.3 Identify different types of insurance.
 - 2.4.4 Examine investment options.
 - 2.4.5 Describe the main types of retirement plans.
 - 2.4.6 Explore the basics in estate planning.
 - 2.4.7 Identify financial and legal services available to consumers.
- Duty 5: Examining the taxation system.
 - 2.5.1 Identify types of taxes.
 - 2.5.2 Define the purposes for taxation.
 - 2.5.3 Explain the laws and regulations governing taxes.
 - 2.5.4 Identify procedures for completing income tax returns.
 - 2.5.5 Explain the benefits provided through the Social Security program.



CONSUMER/RESOURCE MANAGEMENT AREA: CONSUMER CHOICES, RIGHTS, AND RESPONSIBILITIES IN THE MARKETPLACE

TASK/COMPETENCY LIST

Unit I. The United States Economy

- Duty 1: Describing our economic system.
 - 1.1.1 Define key economic terms.
 - 1.1.2 Examine the laws that govern the economy.
 - 1.1.3 Examine the role of the consumer in the economy.
 - 1.1.4 Examine the role of the producer in the economy.
 - 1.1.5 Identify the effects of international trade on our economy.
- Duty 2: Examining the roles that make up our economic system.
 - 1.2.1 Describe the role of the government.
 - 1.2.2 Summarize the role of the consumer.
 - 1.2.3 Explain the role of the producer.
 - 1.2.4 Identify the role of international trade.

Unit II. Consumer Choices

- Duty 1: Analyzing personal aspects of consumer choices.
 - 2.1.1 Define the decision-making process.
 - 2.1.2 Differentiate between needs and wants.
 - 2.1.3 Identify values and goals that affect consumer choices.
 - 2.1.4 Establish priorities related to spending.
 - 2.1.5 Explain how standards of quality and excellence serve as guides to consumer decisions.



- 2.1.6 Identify resources available to consumers.
- Duty 2: Exploring the influence of social and business factors on consumers.
 - 2.2.1 Identify the social pressures that influence consumers spending.
 - 2.2.2 Identify reliable sources of consumer information.
 - 2.2.3 Analyze advertising and its influence on consumer decisions.

Unit III. Consumer Rights and Responsibilities

- Duty 1: Identifying basic consumer rights.
 - 3.1.1 Define the right to safety.
 - 3.1.2 Define the right to be informed.
 - 3.1.3 Define the right to choose.
 - 3.1.4 Define the right to be heard.
 - 3.1.5 Define the right to be protected.
- Duty 2: Examining consumer protection by the government.
 - 3.2.1 Identify government regulation of businesses that protect consumers.
 - 3.2.2 Identify government agencies that serve consumers.
 - 3.2.3 Investigate the many laws protecting consumers.
- Duty 3: Identifying common consumer problems and their solutions.
 - 3.3.1 Prepare an effective consumer complaint.
 - 3.3.2 Define standards of product safety.
 - 3.3.3 Evaluate the worth of product warranties and guarantees.
 - 3.3.4 Define examples of fraud and deception and suggest ways to resist them.
 - 3.3.5 Explain how a small claims court works.



CONSUMER/RESOURCE MANAGEMENT AREA: PROVISION OF FOOD, CLOTHING AND HOUSING

TASK COMPETENCY LIST

Unit I. Provision of Food

- Duty 1: Analyzing influences on food choices.
 - 1.1.1 Explore availability of food sources.
 - 1.1.2 Identify resources necessary to provide food.
 - 1.1.3 Analyze preferences that influence food choices.
 - 1.1.4 Explore cultural influences on food choices
 - 1.1.5 Analyze nutritional needs
- Duty 2: Examining factors involved in purchasing and/or supplying of food.
 - 1.2.1 Identify the types of stores that provide food.
 - 1.2.2 Practice comparison shopping techniques.
 - 1.2.3 Investigate consumer issues.
 - 1.2.4 Identify influence of incentives on food purchases.
 - 1.2.5 Study label information when making food choices.
 - 1.2.6 Evaluate packaging options.
 - 1.2.7 Outline practices in budgeting a food allowance.
 - 1.2.8 Explore alternate food supplies.
- Duty 3: Exploring dining out as a means to provide food.
 - 1.3.1 Identify options for dining out.
 - 1.3.2 Identify the cost.
 - 1.3.3 Explore options for special occasion dining out.



Unit II. Provision of Clothing

- Duty 1: Examining influences on clothing choices.
 - 2.1.1 Identify factors that influence clothing choices.
 - 2.1.2 Explore resources available to the consumer.
 - 2.1.3 Examine the effect of marketing on clothing choices.
- Duty 2: Exploring sources for clothing acquisition.
 - 2.2.1 Identify new purchase as an option for acquiring clothing.
 - 2.2.2 Explore construction as an option for acquiring clothing.
 - 2.2.3 Explore options available in recycled clothing.
 - 2.2.4 Explore options for rental of clothing.
- Duty 3: Analyzing consumer issues in clothing selection.
 - 2.3.1 Identify shopping alternatives.
 - 2.3.2 Evaluate label information.
 - 2.3.3 Explore cost of clothing.
 - 2.3.4 Use wardrobe planning as a tool in making clothing choices.
- Duty 4: Explaining methods used in clothing maintenance.
 - 2.4.1 Apply laundering skills and techniques.
 - 2.4.2 Explore costs and need for dry-cleaning and special care.
 - 2.4.3 Practice mending and repair techniques in maintaining clothing.
 - 2.4.4 Examine safe storage practices for clothing.
 - 2.4.5 Identify techniques for packing of clothing.

Unit III. Provision of Housing

Duty 1: Exploring housing options.



- 3.1.1 Explore rental options.
- 3.1.2 Examine purchase as an option in providing housing.
- 3.1.3 Explore construction as an option in providing housing.
- Duty 2: Analyzing influences on housing choices.
 - 3.2.1 Identify housing needs.
 - 3.2.2 Estimate budget.
 - 3.2.3 Examine the role location plays in housing selection.
- Duty 3: Estimating housing costs.
 - 3.3.1 Explore finance options.
 - 3.3.2 Estimate insurance needs and costs.
 - 3.3.3 Identify costs due to maintenance needs in housing.
 - 3.3.4 Identify costs of improvements that may be made in housing.
 - 3.3.5 Identify legal rights and responsibilities related to housing.
 - 3.3.6 Explore the costs of utilities and taxes.
 - 3.3.7 Calculate moving expenses.
- Duty 4: Examining factors in housing selection.
 - 3.4.1 Discover neighborhood options available.
 - 3.4.2 Identify the impact of the geographic location.
 - 3.4.3 Examine the available community facilities.
- Duty 5: Designing living space to meet personal and family needs.
 - 3.5.1 Analyze the use of space.
 - 3.5.2 Apply the elements and principles of design
 - 3.5.3 Compare background options.



- 3.5.4 Examine options for providing furnishings and accessories.
- 3.5.5 Analyze factors which influence the selection of appliances.
- 3.5.6 Research the use of technology in the home.
- 3.5.7 Examine alternatives available for housing maintenance and care.
- 3.5.8 Examine consumer issues related to housing.



CONSUMER/RESOURCE MANAGEMENT AREA: UTILIZATION AND IMPACT OF TECHNOLOGY

TASK/COMPETENCY LIST

Unit I. Introduction/Overview

- Duty I: Exploring the history of technology
 - 1.1.1 Define technology and related terms
 - 1.1.2 Examine the growth of new technologies from a historical perspective
 - 1.1.3 Assess responses to new technology
- Duty 2: Examining reasons for studying technology on the individual and the family
 - 1.2.1 Describe the impact of technology on lifestyle changes
 - 1.2.2 Describe the societal impact of technology
 - 1.2.3 Describe the global impact of technology

Unit II. Impact of Technology

- Duty 1: Analyzing the impact of technology on personal lives and lifestyles across the lifespan
 - 2.1.1 Assess the impact of technology on careers and employment
 - 2.1.2 Describe the impact of technology on personal and family mobility
 - 2.1.3 Describe the impact of technology on leisure/recreation
 - 2.1.4 Assess the impact of technology on time management
 - 2.1.5 Explore voluntary simplicity
 - 2.1.6 Assess the impact of technology from a global perspective



- 2.1.7 Explore consumer issues related to technological advances
- 2.1.8 Assess the impact of technology on education
- 2.1.9 Assess the impact of technology on special populations
- Duty 2: Analyzing the impact of technology on families and relationships
 - 2.2.1 Discuss the impact of technology on time with family
 - 2.2.2 Discuss the options for distance relationships
 - 2.2.3 Explore how technology affects communication
- Duty 3: Appraising the impact of technology on parenting and child development
 - 2.3.1 Explore technology as it relates to human reproduction
 - 2.3.2 Predict the impact of technology on socialization
 - 2.3.3 Describe the effects on human development (physical, mental, emotional and social)
- Duty 4: Analyzing the impact of technology on the management of resources
 - 2.4.1 Analyze the technological advancements in foods and nutrition
 - 2.4.2 Explore the technological advancements in the clothing industry
 - 2.4.3 Assess how technology has impacted housing
- Unit III. Technology and the Future
 - Duty 1: Summarizing emerging ethical dilemmas related to technological advances
 - 3.1.1 Define ethics



- 3.1.2 Explore sources of ethical development
- 3.1.3 Explore ethical dilemmas related to technological advances
- Duty 2: Exploring technology and the future
 - 3.2.1 Predict how technology will change the future
 - 3.2.2 Predict the impact of these changes on future generations





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